

IN THE SPECIFICATION

Please amend the specification under 37 C.F.R. § 1.121(b) as set forth below.

On page 19 of the specification, please replace the paragraph which begins at line 22 and continues on page 20 with the following:

The technician collects additional information from applicant 14. This operation is represented generally by block 176. As previously discussed, such additional objective information may take many forms. Illustrated in Figure 24 is a screen which allows the technician to enter applicant's blood pressure, height, weight and pulse rate. In addition, the technician may take a blood sample and prepare a slide for analysis by, for example, the Cholestech LDX device referenced above. (See Figure 25).

On page 21 of the specification, please replace the paragraph which begins at line 5 with the following:

The system periodically checks to see if the blood test and/or other "lab" analyses are complete. This operation is represented by decision block 216. If not, the system generates a screen which advises applicant 14 that the system is "waiting for laboratory results." This screen is represented in Figure 6 by block 218, and a sample of such a screen is shown in Figure 31. The system will continue checking periodically until the subject results are received. When received, the system determines whether the automatic underwriter has decided to decline or accept coverage. This operation is represented in Figure 6 by ~~decision block 218~~ decision block 219. If coverage is declined, the referral screen represented by block 208 is presented. If coverage is accepted, the system generates a final rate quote for applicant 14. This operation is represented in Figure 6 by block 220. An illustrative final quote screen is shown in Figure 32. This screen provides options for applicant 14 to select a term, coverage amount, or specify an amount he/she wishes to pay each month. The screen also asks whether applicant 14 wishes to purchase the subject coverage.